



The University of Mississippi

Cancer / Specified Disease / Intensive Care Supplement

HIGH and LOW OPTIONS



Cancer Indemnity Insurance

Why Cancer Insurance?

Consider these 2008 American Cancer Society statistics:

- 1 in 2 men and 1 in 3 women will get Cancer
- Cancer is the second cause of death in children ages 1-14
- In 2008, about 359,000 Cancer deaths were caused by tobacco use, poor nutrition, physical inactivity and obesity
- Over 60% of costs to fight Cancer are non-medical indirect costs, not covered by traditional insurance

Underwritten by: Life Insurance Company of Alabama



Understanding Cancer

What Is Cancer?

Cancer is a group of diseases characterized by uncontrolled growth and spread of abnormal cells. If the spread is not controlled, it can result in death. Cancer is treated with surgery, radiation, chemotherapy, hormone therapy, biological therapy, and targeted therapy.

Can Cancer Be Prevented?

The American Cancer Society estimates that in 2008 about 170,000 cancer deaths will be caused by tobacco use. Scientific evidence suggests that about one-third of the cancer deaths expected to occur in 2008 will be related to overweight or obesity, physical inactivity, and nutrition.

Source: Cancer Facts and Figures 2008

This outline of coverage provides a brief description of the important features of the policy. This describes a Hospital, Surgical, Medical Insurance Policy and Riders Form HC75C0109, HC77R0109, HC79S0109, HC80T0109, HC81A0109 and HC82W0109 limited to Cancer; A Cancer Policy Only. *This is not the insurance contract, and only the actual policy provisions will control. It is therefore important that you **Read Your Policy Carefully**.* If a Covered Person receives a Positive Medical Diagnosis of Cancer with a Diagnosis Date after the 30th day following the Policy Effective Date as shown on the Policy Schedule Page and while this Policy is in force, we will pay the following Indemnity Benefits.

OUTLINE OF COVERAGE - POLICY FEATURES

The benefits illustrated in this brochure apply to each covered person.

High Option amounts shown first.

CANCER PREVENTION & EARLY DIAGNOSIS

HEALTH AND WELLNESS BENEFIT

Pays an indemnity benefit of **\$100 / \$50** per calendar year, per covered person for the following Wellness Tests which are performed 30 days or more after the policy effective date. **NO LIFETIME LIMIT**

- Mammogram
- Pap Smear
- Thin Prep
- Colonoscopy
- Biopsy
- Flexible Sigmoidoscopy
- Serum Protein Electrophoresis
- Hemoccult Stool Specimen (lab confirmed)
- Breast MRI (magnetic resonance imaging)
- CA15-3 (blood test for breast Cancer tumor)
- PSA (blood test for prostate Cancer)
- CA 125 (blood test for ovarian Cancer)
- CEA (blood test for colon Cancer)
- Breast Ultrasound
- Testicular Ultrasound
- Thermography
- Virtual Colonoscopy
- Chest X-ray

HEALTHY LIFESTYLE BENEFIT

Pays an indemnity benefit not to exceed **\$50 / \$25** for making healthy lifestyle choices. This benefit is payable if a covered person incurs an expense for joining a gym or fitness organization, participating in a smoking cessation program or joining a weight loss program. This benefit is payable once per calendar year per covered person that is over the age of 17. The maximum benefit is **\$50 / \$25** per calendar year per covered person. **NO LIFETIME LIMIT**

ANNUAL CHECK-UP BENEFIT

Pays an indemnity benefit of **\$200** per calendar year for annual check-ups after a positive diagnosis of Internal Cancer. This benefit has a lifetime maximum limit of 5 annual check-ups per covered person.

DIAGNOSTIC TESTING BENEFIT

Pays a lifetime indemnity benefit of **\$500** for the diagnostic procedures involved with a positive diagnosis of Cancer. These procedures include, but are not limited to: radiological exams, echo tests, laboratory tests, blood tests, biopsies and scans (MRI, CT, etc.) ordered by a physician.

The Cancer ADVANTAGE

OUTLINE OF COVERAGE - POLICY FEATURES CONTINUED

The benefits illustrated in this brochure apply to each covered person.

RADIATION, CHEMOTHERAPY, IMMUNOTHERAPY, DRUGS AND MEDICINES

RADIATION & CHEMOTHERAPY: We will pay a monthly indemnity benefit, as outlined below, up to the 12-month maximum benefit each calendar month a covered person receives Radiation Therapy or Intravenous Chemotherapy for the treatment of Cancer. Additionally, we will pay an initial treatment benefit the first time a covered person receives Radiation Therapy or Intravenous Chemotherapy for the treatment of Cancer. **NO LIFETIME LIMIT**

IMMUNOTHERAPY, DRUGS & MEDICINES: We will pay a monthly indemnity benefit as outlined below, up to the 12-month maximum benefit, each calendar month a covered person receives Non-Intravenous Chemotherapy, Immunotherapy or Anti-Nausea Medication for the treatment of Cancer. Additionally, we will pay an initial treatment benefit the first time a covered person receives Non-Intravenous Chemotherapy, Immunotherapy or Anti-Nausea Medication for the treatment of Cancer. **NO LIFETIME LIMIT**

OPTION	TYPE TREATMENT	INITIAL TREATMENT	MONTHLY BENEFIT	TOTAL 1 ST MONTH BENEFIT	FIRST 12-MONTH MAXIMUM	FOLLOWING 12-MONTH MAXIMUM
<input type="checkbox"/> HIGH	Radiation & Chemotherapy Immunotherapy, Drugs & Medicines	\$2,000 \$200	\$2,000 \$200	\$4,000 \$400	\$26,000 \$2,600	\$24,000 \$2,400
<input type="checkbox"/> LOW	Radiation & Chemotherapy Immunotherapy, Drugs & Medicines	\$1,000 \$100	\$1,000 \$100	\$2,000 \$200	\$13,000 \$1,300	\$12,000 \$1,200

Initial Treatment: Payable the first time a covered person receives any of the treatments listed above.

Monthly Benefit: Pays the Monthly Benefit each month a covered person receives a treatment listed above.

12 Month Maximum: Maximum payable during a 12 month period when a covered person receives any of the treatments listed above.

INPATIENT / OUTPATIENT CANCER SURGERY

SURGICAL BENEFIT

Pays an indemnity benefit not to exceed **\$6,500 / \$3,250** per operation, including anesthesia, for the removal of malignant cancerous tissues as outlined in the Policy Schedule of Operations. Benefits are not payable for removal of tissue for diagnostic purposes including biopsies. Only one surgical benefit is payable per day. **INPATIENT OR OUTPATIENT SURGERY. NO LIMIT ON NUMBER OF OPERATIONS. NO LIFETIME LIMIT**

ASSOCIATED SURGICAL PROCEDURES BENEFIT

Pays an indemnity benefit of **\$300 / \$150** for the following associated surgical procedures, including anesthesia, performed for the treatment of Cancer • Thoracotomy • Paracentesis and Thoracentesis • Cystourethroscopy • Venous Access Ports, Shunts, Feeding Tubes and Stents • Ostomy (including colostomy, ileostomy, gastrostomy and tracheostomy). The Associated Surgical Procedures Benefit is **NOT** payable for any associated surgical procedure that is performed concurrently and/or in conjunction with any surgical procedure under the Surgical or the Skin Cancer Surgery Benefit or for procedures performed for diagnostic purposes including biopsies. **INPATIENT OR OUTPATIENT SURGERY. NO LIMIT ON NUMBER OF OPERATIONS. NO LIFETIME LIMIT**

SKIN CANCER SURGERY BENEFIT

Pays an indemnity benefit not to exceed **\$800 / \$400** per operation, including anesthesia, for the removal of lesions or tumors from the skin, as outlined in the Policy Schedule of Operations. Benefits are not payable for removal of tissue for diagnostic purposes including biopsies or cosmetic or reconstruction purposes. **INPATIENT OR OUTPATIENT SURGERY. NO LIMIT ON NUMBER OF OPERATIONS. NO LIFETIME LIMIT**

2ND AND 3RD SURGICAL OPINION BENEFIT

Pays an indemnity benefit of **\$350 / \$175** after a positive diagnosis of internal cancer, for a Second and Third surgical opinion from a licensed physician before surgery is performed. This benefit is payable for only 1 second and 1 third surgical opinion per recommended surgical procedure to remove malignant cancerous tissue. **NO LIFETIME LIMIT**

SURGICAL & NON-SURGICAL PROSTHESIS BENEFIT

Pays an indemnity benefit of **\$3,000 / \$1,500** for surgically implanted prosthetic devices or pays an indemnity benefit of **\$300 / \$150** per occurrence for non-surgically implanted prosthetic devices that are prescribed (examples of non-surgically implanted prosthetic devices are voice boxes, hair pieces, and removable breast prosthesis) as a direct result of the surgical removal of malignant cancerous tissue. The surgical and non-surgical prosthesis is payable twice per covered person. **This benefit is not payable when surgical reconstruction benefit is payable.**

SURGICAL RECONSTRUCTION BENEFIT

Pays an indemnity benefit of up to **\$2,500 / \$1,250** for reconstructive surgical procedures, including anesthesia, as outlined in the Policy Schedule of Operations as a result of the treatment of Cancer. This benefit is limited to two (2) procedures per site and includes breast implants. **This benefit is not payable when surgical prosthesis benefit is payable.**

The Cancer **ADVANTAGE**

OUTLINE OF COVERAGE - POLICY FEATURES CONTINUED

The benefits illustrated in this brochure apply to each covered person.

TRANSPORTATION AND LODGING

TRANSPORTATION BENEFIT

Pays the Usual and Customary charge for coach fare by common carrier for round trip transportation (air, rail, or bus) for a covered person and an adult companion to a treatment facility that is greater than fifty (50) miles one-way from the covered person's home to receive treatment for cancer. When transportation is by private vehicle, we will pay \$0.50 per mile round trip. The Transportation Benefit is limited to a maximum of \$1,500 per round trip. **NO LIFETIME LIMIT**

LODGING BENEFIT

Pays an indemnity benefit of \$100 per day for lodging when a covered person is receiving treatment for Cancer at a hospital or medical facility more than fifty (50) miles one-way from the covered person's residence. This benefit is payable for either the covered person or an adult companion traveling with them. This benefit is only payable on the day treatment is being received and is limited to 120 days per calendar year. **NO LIFETIME LIMIT**

AMBULANCE BENEFIT

Pays an indemnity benefit of \$300 for transportation by ground ambulance to or from a Hospital for the treatment of Cancer. This benefit pays \$1,500 if air ambulance transportation is necessary. This benefit is limited to 6 one-way trips, per covered person, per calendar year. **NO LIFETIME LIMIT**

INPATIENT/OUTPATIENT CANCER TREATMENT

STEM CELL OR BONE MARROW TRANSPLANT

Pays an indemnity benefit of \$10,000 / \$5,000 when a covered person receives a Stem Cell Transplant or a Bone Marrow Transplant for the treatment of Cancer. This benefit is payable once per covered person's lifetime. This benefit excludes biopsies and diagnostic testing. Benefits are not payable for the harvesting or storage of bone marrow or stem cells.

BLOOD, PLASMA OR PLATELETS BENEFIT

Pays an indemnity benefit of \$1,000 / \$500 per calendar month, for Blood, Plasma, or Platelets to replace or replenish normal cells due to cancer of the blood or as a result of radiation therapy and/or intravenous chemotherapy. This benefit does not include stem cell transplants, bone marrow transplants, blood typing and cross-matching or laboratory blood tests. **NO LIFETIME LIMIT**

INPATIENT CANCER TREATMENT

DAILY HOSPITAL BENEFIT

Choose a benefit of \$100 per day. Pays the indemnity benefit per day for the first 30 days of confinement to the hospital for the treatment of Cancer. The benefit amount doubles after 30 days of continuous confinement in a hospital for the treatment of Cancer. **NO LIMIT ON NUMBER OF DAYS. NO LIFETIME LIMIT**

PRIVATE NURSING SERVICES BENEFIT

Pays an indemnity benefit of \$200 / \$100 per day for private nursing care while confined in a hospital for the treatment of Cancer. These services must be required and authorized by the attending physician. This benefit is not payable for private nurses who are members of your immediate family. **NO LIMIT ON NUMBER OF DAYS. NO LIFETIME LIMIT**

FOLLOW-UP CARE

EXTENDED CARE FACILITY BENEFIT

Pays an indemnity benefit of \$150 / \$75 per day for confinement to an Extended-Care Facility within 30 days after a hospital confinement. This benefit is limited to 30 days per calendar year per covered person. **NO LIFETIME LIMIT**

HOME HEALTH CARE BENEFIT

Pays an indemnity benefit of \$200 / \$100 per day for home health care provided by a Home Health Care Agency when directed by an attending physician for the treatment of Cancer. This benefit is limited to 50 days per covered person's lifetime.

HOSPICE CARE BENEFIT

Pays an indemnity benefit of \$100 / \$50 per day for care provided by a Hospice organization. This benefit does not apply to non-terminally ill patients or to organizations not qualifying as Hospice. This benefit is limited to 100 days per covered person's lifetime.

WAIVER OF PREMIUM

After 60 days of continuous disability of the **primary insured** listed in the policy, due to Cancer, the company will waive any premiums for this policy, and any attached riders falling due during the primary insured's continued disability due to cancer. Disability is defined as not being able to perform all of the usual and customary duties of your own occupation. Disability due to Cancer must begin prior to the primary insured's 60th birthday.

OPTIONAL BENEFITS

SPECIFIED DISEASE BENEFIT

Form # HC86D0109

Pays an indemnity benefit of **\$200 per day** for confinement in a hospital due to a Specified Disease. Pays **\$500 per day** starting on the 31st day of continuous hospital confinement due to a Specified Disease.

33 DISEASES COVERED

- Cystic Fibrosis
- Multiple Sclerosis
- Myasthenia Gravis
- Scleroderma
- Reye's Syndrome
- Sickle Cell Anemia
- Tetanus
- Tularemia
- Malaria
- Bubonic Plague
- Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
- Rocky Mountain Spotted Fever
- Diphtheria
- Muscular Dystrophy
- Necrotizing Fasciitis
- Polio
- Rheumatic Fever
- Huntington's Chorea
- Cerebral Palsy
- Toxic Shock Syndrome
- Cholera
- Variant Creutzfeldt-Jakob Disease (Mad Cow Disease)
- Meningitis (Bacterial)
- Yellow Fever
- Encephalitis
- Lyme Disease
- Osteomyelitis
- Rabies
- Systemic Lupus
- Smallpox
- Tuberculosis
- Typhoid Fever
- Botulism

MAXIMUM LIFETIME BENEFIT LIMIT: Pays up to **\$200,000** for each covered person.

LIMITATIONS - Benefit is not payable for confinements of less than 18-hours; or treatment on an out-patient basis; or emergency room treatment; or the day of discharge from the hospital except where the day of discharge and the day of admission are the same day and the confinement was for at least 18-hours. This benefit is issued thru age 79 and guaranteed renewable for life.

PREMIUM RATES

SPECIAL GROUP MONTHLY PAYROLL DEDUCTION RATES

Cancer Insurance / Dread Disease Benefit Included

	LOW	HIGH
	OPTION	OPTION
	\$50 Wellness	\$100 Wellness
Employee	18.67	33.76
1 Parent Family	21.77	39.54
Employee & Spouse	36.17	65.52
2 Parent Family	37.83	68.66

INTENSIVE CARE

	300 per day	600 per day	750 per day
	Employee	3.68	7.36
1 Parent Family	3.96	7.92	9.90
Employee & Spouse	5.66	11.32	14.15
2 Parent Family	6.74	13.48	16.85

OPTIONAL HOSPITAL INTENSIVE CARE

Form # HI75I0109

• Pays \$750 \$600 or \$300 per day (depending on amount selected) for Hospital Intensive Care Unit Confinement. (The term, "Intensive Care Unit" shall mean only that specifically designed facility of the hospital that provides the highest level of medical care and which is restricted to those patients who are physically, critically ill or injured.)

• Pays a benefit of one-half (1/2) the amount selected above per day for Confinement in a "Step Down" Hospital Intensive Care Unit. The term, "Step Down Hospital Intensive Care Unit" shall mean progressive care, subacute intensive care or other facilities which do not meet the standards for "Hospital Intensive Care Unit."

• Pays Triple the amount selected above per day for Intensive Care Confinement which occurs within 48 hours of an accident in which any covered insured is the operator or passenger of; an automobile, motor home, bus, motorcycle, or any truck with a load capacity of 2,000 pounds or less or as a fare paying passenger on any vehicle, boat, ship, aircraft, or train, or a school bus operated by or under the direction and supervision of school authorities.

• **First Day Coverage** - Benefits are payable from the first day of confinement due to injury or due to illness to include congenital anomalies of newborn children.

• Pays benefits for up to 30 days of Intensive Care Confinement in connection with any one hospital admission. If less than 30 days separates two periods of confinement, the second confinement will be considered a continuation of the initial confinement.

• Issued through age 70. Guaranteed renewable for life.

• Daily Hospital Intensive Care benefits will be reduced by 50% (one-half) at age 70.

NO MAXIMUM LIFETIME BENEFIT LIMIT

LIMITATIONS - Newborn child(ren) are not covered during the first thirty (30) days of life if the newborn child(ren) are born less than ten (10) months after the policy effective date. Newborn child(ren) born ten (10) months or more after the Policy Effective Date are covered from the moment of birth. We will not pay any loss that results from participating in any activity or event, including operation of a vehicle, while intoxicated. "Intoxicated" means under the influence of alcohol or narcotics unless administered on the advice of the Covered Person's Physician or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred.

LIMITATIONS AND EXCLUSIONS

IMPORTANT NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may be subject to fines and confinement in prison.

Cancer Indemnity: This policy only provides benefits due to cancer. It does not provide benefits for any other sickness, condition or incapacity. We will pay benefits for specified events occurring in connection with definitive treatment of cancer including the direct extension, metastatic spread or recurrence. **Waiting Period:** This policy and all attached riders will not pay benefits for any positive medical diagnosis of cancer with a diagnosis date less than thirty (30) days after the policy effective date. All treatment for cancer must be accepted or approved by the American Medical Association, the American Cancer Society or the Food and Drug Administration (FDA) as a treatment for cancer. Benefits under this policy or any attached riders are not payable for specified events that occur outside the United States of America or its territories. **Hospital Confinement:** Benefits are not payable for: 1) confinements of less than 18-hours; or 2) treatment on an out-patient basis; or 3) Emergency Room treatment; or 4) the same day outpatient benefits, Extended Care Facility, Home Health Care and/or Hospice Care Indemnity Benefits are payable; or 5) the day of discharge from the Hospital except where the day of discharge and the day of admission are the same and the confinement was for at least 18-hours.

Cancer means a disease manifested by the presence of a malignant tumor and characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. It also includes, but is not limited to Leukemia, Hodgkin's disease and Melanoma. The term Cancer also includes: Myelodysplastic Syndrome, Myeloproliferative Syndrome, and carcinoma in situ (confined to the site of origin without having invaded neighboring tissue). Any condition not specifically listed above is not considered Cancer. Premalignant conditions and conditions with malignant potential including, but not limited to, hyperplasia, dysplasia, anaplasia, atypism, leukoplakia, hypertrophy, and neoplasia are not considered to be Cancer. **Skin cancer** means malignant cancerous cells of the skin including Basal Cell Carcinoma, Malignant Melanoma, Squamous Cell Carcinoma and all other Skin Carcinomas. **Radiation/Chemotherapy:** Intravenous Chemotherapy means any cancericidal chemical substance taken intravenously (IV), by continuous infusion by pump or by surgical implants for the purpose of modifying or destroying cancer. Non-Intravenous Chemotherapy means any cancericidal chemical substance taken orally, topically or by non-intravenous injection for the purpose of modifying or destroying cancer. Radiation Therapy means external radiation therapy, or teletherapy used for the purpose of modification or destruction of cancer including radioactive implants. This includes radiation seed implants, or gamma knife radiosurgery. **Immunotherapy** means immunoglobulin or colony stimulating factors to stimulate the immune system to reject and destroy cancer. **Anti-Nausea Medication** means a drug(s) or medication for the prevention or treatment of nausea (upset stomach) in conjunction with or resulting from chemotherapy and/or radiation therapy for the treatment of cancer. Anti-nausea medication does not include drugs or medications available over-the-counter without a prescription. **Bone Marrow Transplant** means the infusion of bone marrow, autologous or allogenic, following radiation or chemotherapy to destroy cancer cells. **Stem Cell Transplant** means the infusion of stem cells, autologous or allogenic, following radiation or chemotherapy to destroy cancer cells.

Usual and Customary Charge means the usual amount accepted as payment by an entity furnishing the services, treatment or material covered in the Policy or Rider. Such charge shall not exceed the general level of charges made by others within the geographical area in which the services, treatment or materials are rendered. In no event will charges exceed the amount You are liable or legally responsible to pay. Usual and Customary Charges do not include any amounts that are written off, credited or discounted by the provider.

Covered Persons: Individual: Only the Primary Insured. Individual and Spouse: The Primary Insured and the Primary Insured's Legal Spouse. One Parent Family: The Primary Insured and all of the Primary Insured's legal Dependent Child(ren). Two Parent Family: The Primary Insured, the Primary Insured's Legal Spouse all of the Primary Insured's legal Dependent Child(ren). Dependent Child(ren) means any unmarried child (natural, step or adopted) of yours who: 1) is less than nineteen (19) years old and living with you; or 2) is less than twenty-four (24) years old and attending an accredited school as a full time student. The term Dependent Child(ren) does not include grandchild(ren) unless required by law.

Pre-existing Condition means a condition for which symptoms existed prior to the policy effective date that would cause an ordinarily prudent person to seek diagnosis, care or treatment or for which medical advice or treatment was recommended by a Physician or received from a Physician. Pre-existing conditions are covered after two (2) years (five (5) years for intensive care policy) from the policy effective date.

Intensive Care: This policy will not pay benefits for any loss with a diagnosis date less than thirty (30) days after the policy effective date or for any loss that results from any of the following; injury occurring or sickness manifested prior to the policy effective date; or injury occurring while incarcerated; or committing or attempting to commit suicide while sane or insane; or commission of or an attempt to commit an assault or felony; or engaging in any illegal activity; or practicing for or participation in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; or driving or riding in any race of speed or endurance or testing a motorized vehicle on any racetrack, raceway, race course or speedway; or declared or undeclared war, or any cause or act of war or regular military training, whether the covered person is a member of any armed force or a civilian; or travel in an aircraft, including those which are not motor-driven, or hot air balloon other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; or alcoholism or drug addiction; or voluntarily taking, inhaling or absorbing any poison, gas or fumes; or any intentionally self-inflicted injury; or mental or physical infirmity or disease, or treatment for the infirmity or disease; or occurs while: taking or using any hallucinogen, narcotic or drugs except on the advice of a licensed physician; or participating in any activity or event, including operation of a vehicle, while intoxicated. Intoxicated means under the influence of alcohol or narcotics unless administered on the advice of the covered person's physician or having a prohibited concentration of alcohol in the blood, breath, urine or other bodily substance, as determined by the law of the jurisdiction in which the accident occurred; or engaging in hang-gliding, bungee jumping, parachuting, sky-diving, sailgliding, parasailing, parakiting or any similar activities.

BENEFIT SELECTED	
	Premium
The Cancer / Specified Disease Supplement	\$ _____
<input type="checkbox"/> HIGH <input type="checkbox"/> LOW	
<input checked="" type="checkbox"/> Specified Disease	\$ _____
<input type="checkbox"/> Optional Intensive Care	\$ _____
Total Premium	\$ _____
Additional Benefits Included	
Radiation Chemotherapy Rider • Surgical Benefit Rider • Transplant Rider • Transportation Rider • Diagnostic Rider	